B1 (Official F@ 1/205:59 Desc Main United States Bankruptum Centre Page 1 of 36 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Kilmer, Jeffrey, Kevin All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): The Galaxy's Finest Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 0945 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 521 Indian Trail Road Antioch IL ZIP CODE ZIP CODE 60002 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business Lake Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B 1 (Official F@pgSe) (0)9824142		Desc Man B1, Page 2
Voluntary Petition Document	Nanage 2, of s 36	
(This page must be completed and filed in every case)	Jeffrey Kevin Kilmer	
All Prior Bankruptcy Cases Filed Within Las	$st\ 8\ Years\ (If\ more\ than\ two,\ attach\ additional\ sheet.)$	_
Location Where Filed: NONE	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is: whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	sumer debts) ng petition, declare that I ceed under chapter 7, 11, xplained the relief
Exhibit A is attached and made a part of this petition.	X Not Applicable Signature of Attorney for Debtor(s)	Date
Exh	l nibit C	
Does the debtor own or have possession of any property that poses or is alleged to pose a talleged. Yes, and Exhibit C is attached and made a part of this petition. ✓ No	threat of imminent and identifiable harm to public heal	th or safety?
Exh	ibit D	
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	complete and attach a separate Exhibit D.)	
Exhibit D completed and signed by the debtor is attached and made a part of the		
	is petition.	
If this is a joint petition:		
Exhibit D also completed and signed by the joint debtor is attached and made a	a part of this petition.	
	ling the Debtor - Venue applicable box)	
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 d	of business, or principal assets in this District for 180 days than in any other District.	nys immediately
There is a bankruptcy case concerning debtor's affiliate. general part	rtner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal plac has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal	
	les as a Tenant of Residential Property opticable boxes.)	
Landlord has a judgment against the debtor for possession of debtor	r's residence. (If box checked, complete the following).	
,	(Name of landlord that obtained judgment)	
:	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession		ed to cure the
Debtor has included in this petition the deposit with the court of an filing of the petition.	y rent that would become due during the 30-day period	after the
Debtor certifies that he/she has served the Landlord with this certifi	ication. (11 U.S.C. § 362(1)).	

B 1 (Official Forms) (19824142 Doc 1 Filed 09/11/08	
Voluntary Petition Document	Nanage 3tofs36
(This page must be completed and filed in every case)	Jeffrey Kevin Kilmer
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true	I declare under penalty of perjury that the information provided in this petition is true
and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	(Check only one box.)
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X s/ Jeffrey Kevin Kilmer	X Not Applicable
Signature of Debtor Jeffrey Kevin Kilmer	(Signature of Foreign Representative)
X Not Applicable	
Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
9/11/2008	Date
Date	
Signature of Attorney	Signature of Non-Attorney Petition Preparer
X s/DanielKRobin Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined
• ,	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11
Daniel K. Robin Bar No. 2354705	U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount
Daniel K. Robin Ltd.	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Firm Name	a required in that section of fem 1 of in 17 to annual con-
121 S. Wilke Rd. #201 Arlington Heights IL 60005	
Address	Not Applicable
	Printed Name and title, if any, of Bankruptcy Petition Preparer
0.45 (50 0.400	
847-670-9100 847-398-8377 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state
9/11/2008	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
-	
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	X Not Applicable
I declare under penalty of perjury that the information provided in this petition is true	
and correct, and that I have been authorized to file this petition on behalf of the	Date
debtor.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above.
X Not Applicable	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

n re Jeffrey Kevin Kilmer		Case No.	
	Debtor	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 304,000.00		
B - Personal Property	YES	3	\$ 11.502.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 336.500.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 10,069.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 104.348.97	
G -Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 12.000.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 13,203.00
тот.	AL	16	\$ 315,502.00	\$ 450,917.97	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

n re	Jeffrey Kevin Kilmer		Case No.	
		Debtor	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 10,069.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 10,069.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 12,000.00
Average Expenses (from Schedule J, Line 18)	\$ 13,203.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 0.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$48,999.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 6,924.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$3,145.00
4. Total from Schedule F		\$104,348.97
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$156,492.97

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B6A (Official Form 6A) (12/07)

In re:	Jeffrey Kevin Kilmer		Case No.	
		Debtor	-	(If known)

SCHEDULE A - REAL PROPERTY

521 Indian Trail Rd, Antioch owned jointly with former wife Denise Hasek	Fee Owner	J	\$ 304,000.00	\$ 287,500.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	SBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Jeffrey Kevin Kilmer	Case No.	
	Debtor	, 	(If known)

SCHEDULE B - PERSONAL PROPERTY

			_	
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		nominal cash		50.00
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		checking at State Bank of the lakes		2,800.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
Household goods and furnishings, including audio, video, and computer equipment.		misc furniture furnishings and electronics		500.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	х			
6. Wearing apparel.		clothing		200.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 	X			
 Stock and interests in incorporated and unincorporated businesses. Itemize. 		The Galaxy's Finest Carpet and Upholstery dba		1.00
14. Interests in partnerships or joint ventures. Itemize.	Х			
 Government and corporate bonds and other negotiable and nonnegotiable instruments. 	х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		child expenses are owed to my by my former wife		600.00
18. Other liquidated debts owed to debtor	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Jeffrey Kevin Kilmer		Case No.	
		Debtor	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

		T		
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 ford		1,750.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Ford Expedition		3,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		lease of 2008 Chev. Tahoe		1.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		cleaning supplies		400.00
Office equipment, furnishings, and supplies.		computer and printer and 10 year fax machine		150.00
Office equipment, furnishings, and supplies.		office desk		50.00
29. Machinery, fixtures, equipment and supplies used in business.		2 carpet cleaning machines		2,000.00
30. Inventory.	X			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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B6B (O	fficial Form 6B) (12/07) Cont.		Document	rage 5 or 60	
In re	Jeffrey Kevin Kilmer			Case No.	
			Debtor	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	_	2 continuation sheets attached Tot	al >	\$ 11,502.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Jeffrey Kevin Kilmer		Case No.	
	Debtor	Debtor	,	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1997 ford	735 ILCS 5/12-1001(b)	99.00	1,750.00
2 carpet cleaning machines	735 ILCS 5/12-1001(d)	1,500.00	2,000.00
2000 Ford Expedition	735 ILCS 5/12-1001(c)	2,400.00	3,000.00
	735 ILCS 5/12-1001(b)	600.00	
521 Indian Trail Rd, Antioch owned jointly with former wife Denise Hasek	735 ILCS 5/12-901	15,000.00	304,000.00
checking at State Bank of the lakes	735 ILCS 5/12-1001(b)	2,800.00	2,800.00
child expenses are owed to my by my former wife	735 ILCS 5/12-1001(g)(4)	600.00	600.00
clothing	735 ILCS 5/12-1001(a),(e)	200.00	200.00
misc furniture furnishings and electronics	735 ILCS 5/12-1001(b)	500.00	500.00
The Galaxy's Finest Carpet and Upholstery dba	735 ILCS 5/12-1001(b)	1.00	1.00

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B6D (Official Form 6D) (12/07)

In re	Jeffrey Kevin Kilmer		Case No.	
		Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
P.O. Box 5147000 Los Angeles CA 90051-4700		First Lien on Residence 521 Indian Trail Rd, Antioch owned jointly with former wife Denise Hasek VALUE \$304,000.00				233,500.00	0.00	
ACCOUNT NO. Fifth Third Bank P.O. Box 630041 Cincinnati OH 45263			Security Agreement lease of 2008 Chev. Tahoe VALUE \$1.00				49,000.00	48,999.00
ACCOUNT NO. 967258 Wilshire Credit Corp P.O. Box 8517 Portland OR 97207-8517	х	J	Second Lien on Residence 521 Indian Trail Rd, Antioch owned jointly with former wife Denise Hasek VALUE \$304,000.00				54,000.00	0.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 336,500.00	\$ 48,999.00
\$ 336,500.00	\$ 48,999.00

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B6E (Official Form 6E) (12/07)

adjustment.

In re	Jeffrey Kevin Kilmer		Case No.	
		Debtor		(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
•	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in I.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
appo	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the attion of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the ation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
A	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 7 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anotl	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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B6E (Official Form 6E) (12/07) - Cont.

In re	Jeffrey Kevin Kilmer		Case No.	
	•	Debtor	,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114			2007 1040 income				6,924.00	6,924.00	0.00
ACCOUNT NO. 9707915333010 State of Illinois c/o Linebarger, Goggan & Blair P.O. BOx 06140 Chicago, IL 60606-0140			1992, 1993, 1994, 1995				3,145.00	0.00	0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

(Totals of this page)

Subtotals >

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 10,069.00	\$ 6,924.00	\$ 3,145.00
\$ 10,069.00		
	\$ 6,924.00	\$ 3,145.00

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B6F (Official Form 6F) (12/07)

In re	Jeffrey Kevin Kilmer		Case No.	
		Dahtan	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX42006							3,000.00
American Express P.O. Box 0001 Los Angeles, CA 90096-0001			business expenses				
ACCOUNT NO. 119102							191.00
Antioch High School 1133 Main Str. Antioch, IL 60002		I					
ACCOUNT NO. 412001-17-165461-9							14,652.21
Beneficial 6300A Northwest Hwy. Crystal Lake, IL 60014			business				
ACCOUNT NO. 411721-17-534386-6							13,505.22
Beneficial Finance 4046 Narragansett Ave. Chicago, IL 60634		1	consumer				, in the second
ACCOUNT NO. XXXX-XXXX-XXXX-2137							1,786.17
Capital One P.O. Box 85167 Richmond, VA 23285-5167			business expenses				

3 Continuation sheets attached

Subtotal > \$ 33,134.60

Total > (Use only on last page of the completed Schedule F.)

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jeffrey Kevin Kilmer		Case No.
		Dobtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX-XXXX-XXXX-8681							197.37
Capital One P.O. Box 85167 Richmond, VA 23285-5167			consumer				
ACCOUNT NO. 56 01 008112447772			-				8,882.50
Capital One P.O. Box 85167 Richmond, VA 23285-5167			consumer				
ACCOUNT NO. 6032-5903-2395-2878							41.78
Citifinancial Retail Services P.O. Box 20060 Tempe, AZ 852-85-2060			consumer				
ACCOUNT NO. 6879 4501 2901 1514 455							920.09
Dell Preferred Account Payment Processing Center P.O.Box 6403 Carol Stream, IL 60197			consumer				
ACCOUNT NO. none			03/19/2008	X		Х	7,500.00
Denise Hasek 143 N. Walworth St. Darien WI 53114			divorce decree to divide equity in house				

Sheet no. $\underline{1}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 17,541.74

Total > Chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 08-24142 Doc 1 Filed 09/11/08 Entered 09/11/08 17:05:59 Desc Main Document Page 16 of 36

B6F (Official Form 6F) (12/07) - Cont.

In re	Jeffrey Kevin Kilmer		Case No.
		Dobtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Fritzshall & Pawlowski 6584 N. Northwest Hwy. Chicago, IL 60631			business attorney expenses				1,817.13
Juniper Mastercard Card Services P.O. Box 13337 Philadelphia, PA 19101-3337			consumer				6,552.83
ACCOUNT NO. Lagattuta & DeGrazia P.C. 1515 E. Woodfield Rd. #880 Schaumburg, IL 60173			services				4,460.00
R.H. Donnelley Publishing c/o Law Office of Jack H. Rottner P.O. Box 10417 Chicago, IL 60610			business advertising				10,042.67
Resurrection Medical Center c/o ICS P.O. Box 1010 Tinley Park, IL 60477			services				800.00

Sheet no. $\underline{2}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 23,672.63

Total > Subtotal > Checkles | Subtotal | S

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 08-24142 Doc 1 Filed 09/11/08 Entered 09/11/08 17:05:59 Desc Main Document Page 17 of 36

B6F (Official Form 6F) (12/07) - Cont.

In re	Jeffrey Kevin Kilmer		Case No.	
		Debtor	(If know	n)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Yellow Book Sales c/o Albert Law Firm 205 W. Randolph St. #920 Chicago, IL 60606			business advertising				30,000.00

Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 30,000.00

Total > \$ 104,348.97

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B6G (Official Form 6G) (12/07)			· ·	

n re:	Jeffrey Kevin Kilmer	Case No.	
	Debtor	,	(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re: Jeffrey Kevin Kilmer	Case No.
Debtor	(If known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
Denise L. Hasek 143 N. Walworth St. Darien, WI 53114	Carrington Mortgage Services P.O. Box 5147000 Los Angeles CA 90051-4700	
Denise L. Hasek 143 N. Walworth St. Darien, WI 53114	Wilshire Credit Corp P.O. Box 8517 Portland OR 97207-8517	

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in re	Jeffrey Kevin Kilmer	3.3	Case No.	
		Debtor		(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

pebtor's Marital DEPENDENTS OF DEBTOR AND SPOUSE					
Status: divorce					
	RELATIONSHIP(S):			AGE(S):	40
	daughter				16 13
Employment:	daughter		0001105		13
	DEBTOR		SPOUSE		_
-	t clean co operator				
Name of Employer					
How long employed					
Address of Employer					
INCOME: (Estimate of average or page case filed)	projected monthly income at time	ı	DEBTOR	SI	POUSE
Monthly gross wages, salary, and	I commissions	\$	0.00	\$	
(Prorate if not paid monthly.) 2. Estimate monthly overtime		\$	0.00		
•					
3. SUBTOTAL4. LESS PAYROLL DEDUCTIONS		\$	0.00	\$	
a. Payroll taxes and social sec		\$	0.00	\$	
b. Insurance	Surry	\$	0.00	\$	
c. Union dues		\$	0.00	\$	
d. Other (Specify)		\$	0.00	\$	
5. SUBTOTAL OF PAYROLL DED	DUCTIONS	\$	0.00	\$	
6. TOTAL NET MONTHLY TAKE H	HOME PAY	\$	0.00	\$	
7. Regular income from operation of	f business or profession or farm				
(Attach detailed statement)		\$	12,000.00	\$	
8. Income from real property		\$	0.00	\$	
9. Interest and dividends		\$	0.00	\$	
 Alimony, maintenance or supportended debtor's use or that of dependent 	rt payments payable to the debtor for the ents listed above.	\$	0.00	\$	
11. Social security or other governm (Specify)	nent assistance	\$	0.00	\$	
12. Pension or retirement income			0.00	\$	
13. Other monthly income		·	0.00	· -	
(0 ")		\$	0.00	\$	
14. SUBTOTAL OF LINES 7 THRO	OUGH 13	\$	12,000.00	<u> </u>	
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	12,000.00	\$	
16. COMBINED AVERAGE MONT	THLY INCOME: (Combine column		\$ 12,000.00		
totals from line 15) 17. Describe any increase or decrease or dec	ase in income reasonably anticipated to occur within	Statistical S	on Summary of Schummary of Certain Lether the filing of this document	iabilities and	

NONE

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B6J (Official Form 6J) (12/07)

In re Jeffrey Kevin Kilmer		Case No.	
•	Debtor	,	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debt any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses		
 differ from the deductions from income allowed on Form22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a se expenditures labeled "Spouse." 	parate schedule of	f
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,825.00
a. Are real estate taxes included? Yes No ✓	· —	1,023.00
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$ <u> </u>	35.00
c. Telephone	<u> </u>	75.00
d Other and a Kindaman	<u> </u>	135.00
		20.00
gabage		<u> </u>
3. Home maintenance (repairs and upkeep)	\$ 	20.00
4. Food	\$ <u> </u>	500.00
5. Clothing	\$	20.00
Laundry and dry cleaning Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$ \$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ \$	200.00 22.00
3. Necreation, clobs and entertainment, newspapers, magazines, etc.	\$ <u></u>	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	EE 00
b. Life	\$ \$	55.00
c. Health	\$ \$	0.00
d. Auto	\$ \$	400.00
		160.00
e. Other	_ \$ _	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	•	
(Specify) real estate taxes	\$	656.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	•	
a. Auto	\$	700.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	2,800.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	5,180.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable on the Statistical Summary of Cortain Liabilities and Related Data.)	\$	13,203.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	_	10,200.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	ne filing of this doc	ument:
I will not be reaffirming on the house mortgages and taxes.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	12,000.00
b. Average monthly expenses from Line 18 above	\$	13,203.00
c. Monthly net income (a. minus b.)	\$	-1,203.00

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Jeffrey Kevin Kilmer		Case No.	
		Debtor		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the foregoing summa and that they are true and correct to the best of my knowledge, infor	,	,	18
Date:	ate: 9/11/2008 Signature: s/ Jeffrey Kevin Kilmer			
	Jeffrey Kevin Kilmer			
			De	ebtor
	[If joint case, both spouses must sign]			

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Jeffrey Kevin Kilmer	Case No.	Case No.	
	-	Debtor		(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
110,655.00	Galaxy gross business receipts	2006
136,036.00	Galaxy gross business receipts	2007
93,000.00	Galaxy approximate amount of gross receipts year to date	2008

2. Income other than from employment or operation of business

None **☑** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None **☑**

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF DATES OF AMOUNT AMOUNT CREDITOR PAYMENTS PAID STILL OWING

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None $\mathbf{\Lambda}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** **AMOUNT** PAID OR VALUE OF **TRANSFERS** **AMOUNT** STILL **OWING**

2

None $\mathbf{\Delta}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** **AMOUNT** PAID

STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

RH Donnellev v. Kilmer 06 M1 198897

Cook County IL

judgment

Yellow Book Sales v. Kilmer

civil

Cook County IL

judgment

06 M1 173479

 $\mathbf{\Lambda}$

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE** DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None $\mathbf{\Delta}$

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

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6. Assignments and receiverships

None \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF

3

NAME AND ADDRESS DATE OF **ASSIGNMENT** OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY**

7. Gifts

None $\mathbf{\Lambda}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **DESCRIPTION** RELATIONSHIP OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

8. Losses

None $\mathbf{\Lambda}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT. AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF **DESCRIPTION AND VALUE** OTHER THAN DEBTOR OF PROPERTY \$2,100.00

Daniel K. Robin Ltd. 121 S. Wilke Rd. #201 Arlington Heights IL 60005

10. Other transfers

None **☑** a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED

AND VALUE RECEIVED

None **☑** b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

4

INTEREST IN PROPERTY

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None **✓** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES
OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITOR CONTENTS IF ANY

13. Setoffs

None **☑** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

> NAME AND ADDRESS **DESCRIPTION AND VALUE** OF OWNER OF PROPERTY

LOCATION OF PROPERTY

5

15. Prior address of debtor

None $\mathbf{\Lambda}$

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None $\mathbf{\Delta}$

 \mathbf{Q}

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

 \mathbf{Q}

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

NAME AND ADDRESS SITE NAME AND DATE OF **ENVIRONMENTAL**

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None $\mathbf{\Lambda}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

Document Page 28 of 36

None \square

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION 6

BEGINNING AND ENDING

DATES

06/01/1989

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL NAME

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

They Galaxy's Finest carpet and

Carpet upholstery cleaning

None Ø

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

Alex Polontowski personal tax return for 2007

Hallmark Financial 1992 to 2006 tax returns

3139 N. Lincoln Ave

Chicago IL 60657

None Ø

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

NATURE OF

BUSINESS

7 c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account None and records of the debtor. If any of the books of account and records are not available, explain. **ADDRESS** NAME debtor d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a None financial statement was issued by the debtor within two years immediately preceding the commencement of this case. $\mathbf{\Lambda}$ NAME AND ADDRESS DATE ISSUED 20. Inventories None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. \square DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other DATE OF INVENTORY INVENTORY SUPERVISOR basis) None b. List the name and address of the person having possession of the records of each of the inventories reported Ø in a., above. NAME AND ADDRESSES OF CUSTODIAN DATE OF INVENTORY OF INVENTORY RECORDS 21. Current Partners, Officers, Directors and Shareholders None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. $\mathbf{\Delta}$ NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or None indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. Ø NATURE AND PERCENTAGE NAME AND ADDRESS **TITLE** OF STOCK OWNERSHIP 22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately None $\mathbf{\Delta}$ preceding the commencement of this case. **NAME ADDRESS** DATE OF WITHDRAWAL None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated $\mathbf{\Delta}$ within **one year** immediately preceding the commencement of this case. DATE OF TERMINATION **TITLE** NAME AND ADDRESS

Document

8

23. Withdrawals from a partnership or distributions by a corporation

None Ø If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, **RELATIONSHIP TO DEBTOR**

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None Ø

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature Date 9/11/2008 s/ Jeffrey Kevin Kilmer of Debtor Jeffrey Kevin Kilmer

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Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In r	: Jeffrey Kevin Kilmer				Case No.			
	, Debtor				Chapter 7			
	CHAPTER 7	' INDIVIDUAL DE	BTOR'S	STATEMI	ENT OF INTEN	NTION		
	I have filed a schedule of assets	and liabilities which includes de	ebts secured by pr	operty of the esta	ate.			
	☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.							
	☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:							
	scription of Secured perty	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)		
1.	521 Indian Trail Rd, Antioch owned jointly with former wife Denise Hasek	Carrington Mortgage Services	Х					
2.	lease of 2008 Chev. Tahoe	Fifth Third Bank				Х		
3.	521 Indian Trail Rd, Antioch owned jointly with former wife Denise Hasek	Wilshire Credit Corp	X					
Description of Leased Property		Lessor's Name	Lease will be assumed pursu to 11 U.S.C. § 362(h)(1)(A)	ant				
	None							
Jeff	rey Kevin Kilmer	/11/2008						
Signa	ature of Debtor	Date						

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Jeffrey Kevin Kilmer			Case No.			
	Debto	r		Chapter	7		
	DISCLOSUR	E C	OF COMPENSATION OF ATTO FOR DEBTOR	ORNE	Y		
and paid	d that compensation paid to me within one year	befo d on	2016(b), I certify that I am the attorney for the above-re the filing of the petition in bankruptcy, or agreed to behalf of the debtor(s) in contemplation of or in		or(s)		
	For legal services, I have agreed to accept			;	\$	2,100.00	
	Prior to the filing of this statement I have rece	ived		;	\$	2,100.00	
	Balance Due			:	\$	0.00	
2. The	e source of compensation paid to me was:						
	✓ Debtor		Other (specify)				
3. The	e source of compensation to be paid to me is:						
	✓ Debtor		Other (specify)				
4.					nd associate	s	
I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.							
	eturn for the above-disclosed fee, I have agree cluding:	ed to	render legal service for all aspects of the bankruptcy of	ase,			
a)	 Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 						
b)	p) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;						
c)	c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;						
d)	d) [Other provisions as needed] None						
6. By	agreement with the debtor(s) the above disclo	sed f	ee does not include the following services:				
	per written agreement						
	certify that the foregoing is a complete statement		CERTIFICATION any agreement or arrangement for payment to me for				
		2000	g-				
Date	ed: <u>9/11/2008</u>						
			s/DanielKRobin Daniel K. Robin, Bar No. 2354705				
			Daniel K. Robin Ltd. Attorney for Debtor(s)				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 Page 2

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Daniel K. Robin	s/DanielKRobin	9/11/2008			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
Daniel K. Robin Ltd. 121 S. Wilke Rd. #201					
Arlington Heights IL 60005					
847-670-9100					
	Certificate of the Debtor				
I, the debtor, affirm that I have received and read this notice.					
Jeffrey Kevin Kilmer	Xs/ Jeffrey Kevin Kilmer	9/11/2008			
Printed Name of Debtor	Jeffrey Kevin Kilmer				
	Signature of Debtor	Date			
Case No. (if known)					

Case 08-24142 Doc 1 Filed 09/11/08 Entered 09/11/08 17:05:59 Desc Main Document Page 35 of 36 Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Jeffrey Kevin Kilmer	Case No.
Debtor	(if known)
EXHIBIT D - INDIVIDUAL DEBTOR'S STA CREDIT COUNSELING	
Warning: You must be able to check truthfully one counseling listed below. If you cannot do so, you are not edismiss any case you do file. If that happens, you will lose will be able to resume collection activities against you. If you bankruptcy case later, you may be required to pay a secont to stop creditors' collection activities.	eligible to file a bankruptcy case, and the court can e whatever filing fee you paid, and your creditors your case is dismissed and you file another
Every individual debtor must file this Exhibit D. If a join a separate Exhibit D. Check one of the five statements below a	
1. Within the 180 days before the filing of my b counseling agency approved by the United States trustee or befor available credit counseling and assisted me in performing a from the agency describing the services provided to me. Attack repayment plan developed through the agency.	ankruptcy administrator that outlined the opportunities a related budget analysis, and I have a certificate
2. Within the 180 days before the filing of my b counseling agency approved by the United States trustee or be for available credit counseling and assisted me in performing a certificate from the agency describing the services provided to agency describing the services provided to you and a copy of a agency no later than 15 days after your bankruptcy case is file	ankruptcy administrator that outlined the opportunities a related budget analysis, but I do not have a me. You must file a copy of a certificate from the any debt repayment plan developed through the
3. I certify that I requested credit counseling service obtain the services during the five days from the time I made numerit a temporary waiver of the credit counseling requirement accompanied by a motion for determination by the court.] [Sun	ny request, and the following exigent circumstances so I can file my bankruptcy case now. [Must be
If the court is satisfied with the reasons stated in your request. You must still obtain the credit counseling to bankruptcy case and promptly file a certificate from the accopy of any debt management plan developed through the can be granted only for cause and is limited to a maximum within the 30-day period. Failure to fulfill these requirement court is not satisfied with your reasons for filing your bank counseling briefing, your case may be dismissed.	priefing within the first 30 days after you file your gency that provided the briefing, together with a e agency. Any extension of the 30-day deadline n of 15 days. A motion for extension must be filed nts may result in dismissal of your case. If the

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable

responsibilities.);

☐ Active military duty in a military combat zone.

statement.] [Must be accompanied by a motion for determination by the court.]

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 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. 							
Signature of Debtor:	s/ Jeffrey Kevin						
Date: <u>9/11/2008</u>							